

Southside Virginia Tobacco Loan Forgiveness Program

- **What is the Southside Tobacco Forgiveness Loan Program:** The Southside Virginia Tobacco Loan Forgiveness Program is designed to provide a stimulus for economic revitalization in communities within Southside Virginia by encouraging native Southside Virginians to complete a degree and then return to and settle in a locality within Southside Virginia, the region that nurtured and developed them during their formative years. The program assists with tuition and academic fees. It is not a need-based program.
- **Who Is Eligible To Apply:** Permanent residents of the 24 Southside Virginia localities which includes the following counties; Amelia, Appomattox, Bedford, Brunswick, Buckingham, Campbell, Charlotte, Cumberland, Dinwiddie, Franklin, Greenville, Halifax, Henry, Lunenburg, Mecklenburg, Nottoway, Patrick, Pittsylvania, Prince Edward, Sussex and cities; Bedford, Danville, Emporia, and Martinsville who are enrolled in a degree-seeking program (Bachelor's or Master's Only) at an accredited public or private 4-year college or university, in-state or out-of-state.

Applicants must be a citizen of the United States and must have resided in Virginia for a minimum of 12 months.

Student from other localities who are attending a college or university in the Southside Virginia region are not considered permanent residents of these localities.

- **When Can I Apply:** The Southside Tobacco Forgiveness Loan application and its criteria open online March 1 and closes December 15 each funding year. Support documentation must be received within 30 days of submission of your application. Please monitor the VA Tobacco Commission website to determine the availability of funds prior to the start date of each funding cycle. **ALL AWARDS ARE DEPENDENT UPON THE AVAILABILITY OF FUNDING FROM THE VIRGINIA TOBACCO COMMISSION.**
- **Is this program for teachers only?** The Southside Tobacco Loan Forgiveness Program is now open to all fields of study. Employment for "forgiveness" is based on the relationship of the position to the degree received and the fact that the applicant is employed full-time (a minimum of 30 hours per week) in the Southside Virginia region.
- **How Do I Qualify?**
- Submit an online application at www.tic.virginia.gov or www.tobacco.swcenter.edu during the funding cycle. **Please note, the application process is subject to being closed prior to the deadline as the result of the depletion of funds.**
- Be a degree-seeking student at an accredited 4-year college or university.
 - **Only students enrolled in a Bachelor's or Master's degree program are eligible for the award.** Special directives are available for students seeking licensure through the VDOE Alternate Route to Licensure. Please review the applicant criteria for exact requirements and stipulations.

- Provide an official transcript from the last school attended to serve as proof of cumulative GPA. High school graduates need to submit a cumulative grade report showing GPA as based on a 4.0 or 5.0 scale.
- Attend an accredited in-state or out-of-state four-year public or private college or university;
- Be a U.S. national, or permanent legal resident of the United States; and
- Sign a promissory note agreeing to work full time in one of the Southside Virginia localities listed above.
- Agree to obtain employment in Southside Virginia or payback the monies awarded from the Southside Virginia Tobacco Forgiveness Loan as outlined in the promissory note completed by the award recipient.
- Mail support documentation to reach the Southside Tobacco Forgiveness Loan Program by the close of business on the date specified in the application process.
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- **How are awards made?**

Awards are based on cumulative GPA with the highest cumulative GPA's awarded first. Students must be in good academic standing with the college/university. Renewal students compete with the entire field of qualified applicants. No one is grandfathered into the program. A cumulative GPA scale will be determined prior to awards being made.

- **What is the amount of the award? Must I attend an in-state college or university?**

The Southside Virginia Tobacco Forgiveness Loan:

- Pays up to **\$3,000** per year for tuition and fees in an accredited in-state or out-of-state public or private 4-year college or university for students enrolled full-time.
 - Full-time status for the Southside Forgiveness Loan Program is 15 undergraduate credit hours per semester or 9 graduate credit hours **per semester**
- Pays up to **\$1,500** per year for tuition and fees at an accredited in-state or out-of-state public or private 4-year college or university for students enrolled in less than 15 undergraduate semester credit hours or less than 9 graduate credit hours **per semester**.
- Due to the fact that funding is received on a fiscal year basis, the academic year for the Southside Virginia Tobacco Loan Forgiveness Program includes the Fall semester of the first year, Spring and Summer semesters of the second year.
- **Must I attend an in-state college or university?**
- - The award can be used at any accredited 4-year college or university, in-state or out-of-state. However, the applicant can have no ties to the other state, including driver's license, voter registration, tax payments, etc. Students who are receiving in-state tuition at a college or university outside of Virginia are deemed to have established ties to the other state.

- **What is the purpose of the Student Authorization Form?**

The Student Authorization Form (SAF) found at the end of the online Career Planning Workshop must be completed and returned in order to allow the college or university to share account information with the VA Tobacco Scholarships Office. Colleges and universities are not informed of a student's award until the SAF is received in the VA Tobacco Scholarships Office.

- **Can I use this award for books, housing, travel, etc?**

The Southside Tobacco Loan Forgiveness award can be used for tuition and fees ONLY. It does not cover books, housing, travel, etc.

- **How is this award applied if I receive a Pell Grant, Employer-Sponsored tuition, and/or other grants that do not have to be paid back?**

All other gifted assistance must be applied to a student's account before the Southside Tobacco Loan Forgiveness Program award is applied. Eligibility for funding is based on the Southside Loan Forgiveness Program serving as a "last dollar" program not intended to replace or substitute for any other awarded gift assistance. A student can opt to use the Southside Tobacco Forgiveness Loan award instead of Federal Student Loans.

- **How do I acquire "forgiveness" for my award(s)?**

The Southside Tobacco Loan Forgiveness Program accepts one year of documented full time employment in Southside Virginia as qualification for one year of loan forgiveness. Forgiveness or repayment begins 12 months after degree/endorsement is received. Students may not receive a Forgiveness Loan and be granted "forgiveness" in the same year.

- **What happens if I am unable to honor my intent to return to and become employed in the Southside Virginia localities?**

At that point, repayment becomes the course you must take. Loan terms are 6% simple interest with payment beginning 12 months after program completion or failure to enroll in future credit courses, with a minimum payment of \$100 per month and a maximum term of 10 years to repay. It is the responsibility of the student to keep the Southside Tobacco Forgiveness Loan Program updated as to changes in personal information, (i. e. change of address, graduation, dropping out of school, et. al). **Students are responsible for finding their own jobs after graduation.**

- **Am I eligible to apply for the Southside Tobacco Forgiveness Loan throughout my education, i.e. Bachelor's and Master's degrees?**

The Southside Tobacco Forgiveness Loan may be used to complete **ONLY** one degree program or 4 years whichever comes first. Lifetime program benefit is restricted to the completion of one degree program.

- **What do I need to do to ensure receiving my award for the Fall and Spring semesters?**

You must submit a copy of your schedule to serve as verification of enrollment for each semester. This documentation must be received within 14 days after enrollment. If a copy of your schedule is not on file in the VA Tobacco Scholarships Office when an invoice is received on your behalf, payment of said invoice will be delayed pending arrival of the copy of your schedule.

- **How do I contact the VA Tobacco Scholarships Office?**

The VA Tobacco Scholarships Office is housed in the Southwest Virginia Higher Education Center in Abingdon, VA. The physical address is One Partnership Circle and the mailing address is P. O. Box 1987, Abingdon, VA 24212-1987.

The VA Tobacco Scholarships Office staff members are available from 8 AM -- 6 PM, Monday through Friday. E-mails are answered daily at tobacco@swcenter.edu. Phone calls are returned within 48 hours during the week. Staff can be reached at (276) 619-4364.